





As a below-named inventor, I hereby declare that:

My correct residence, post office address and citizenship are stated below next to my name.

I believe myself to be the original, first and sole inventor (if only one name is listed below) or an original and first joint inventor (if more than one name is listed below) of the subject matter which is disclosed and claimed and for which a patent is sought on the invention entitled:

INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM

DECLARATION Page 1 of 2



FULL NAME OF INVENTOR 1	FIRST Name	MIDDLE Initial(s)	ASI Name		
	STEPHEN	K. /f	HSHER FYASER		
RESIDENCE AND CITIZENSHIP	City	State or Foreign Country	Country of Citizenship		
	Livermore	CA	United States		
POST OFFICE ADDRESS	Number and Street	City	State or Country Zip Co		
	827 South "K" Street	Livermore	CA 94550		
FULL NAME OF INVENTOR 2	FIRST Name SADASHIV	MIDDLE Initial(s)	LAST Name		
· · · · · · · · · · · · · · · · · · ·	SADASHIV		ADIGA		
RESIDENCE AND CITIZENSHIP	City	State or Foreign Country	Country of Citizenship		
	Hercules	CA	United States		
POST OFFICE ADDRESS	Number and Street	City	State or Country Zip Co		
	109 Dogwood Court	Hercules	CA 94547		
FULL NAME OF INVENTOR 3	FIRST Name SURESH	MIDDLE Initial(s)	LAST Name PAYANKANNUR		
RESIDENCE AND CITIZENSHIP	City	State or Foreign Country	Country of Citizenship		
	Richmond	CA	India		
POST OFFICE ADDRESS	Number and Street	City	State or Country Zip Co		
	3400 Richmond Pkwy. #280	06 Richmond	CA 94806		

Date



I further declare that all statements made herein of my own knowledge are true and that all statements made upon information and belief are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 2

Signature of Inventor 1

Signature of Inventor 3

Signature of Inventor 3

Date

Date



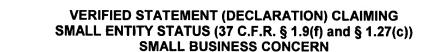
Applicant or Patentee: STEPHEN K. FRASER, SADASHIV ADIGA, and SURESH PAYANKANNUR

Serial or Patent No.:

08/928,559

Filed or Issued:

September 12, 1997



NTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM

declare that I am

\Box	the owner	of the	small business		الم ما فالما ما ما الما الما الما الما ا	hala
⊔	the owner	oi tiie	smail business	concern	iaentillea	below.

x an official of the small business concern identified below and empowered to act on its behalf.

NAME OF BUSINESS:

IMX MORTGAGE EXCHANGE

ADDRESS OF BUSINESS:

111 Deerwood Road, Suite 220, San Ramon, CA 94583

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 C.F.R. § 121.3-18, and reproduced in 37 C.F.R. § 1.9(d), for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties control(s) or has (have) the power to control both.

I hereby declare that rights under contract or law have been conveyed to, and remain with, the small business concern identified above with regard to the invention entitled:

INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM

by inventor(s):	Stephen K. Fraser, Sadashiv Adiga, and Suresh Payankannur, described in:
	the specification filed herewith
×	application Serial No. 08/928,559, filed September 12, 1997
	Patent No, issued

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below and no rights to the invention are held by any person, other than an inventor who qualifies as an individual inventor pursuant to 37 C.F.R. § 1.9(c), who could not qualify as a small business concern under 37 C.F.R. § 1.9(d) or a non-profit organization under 37 C.F.R. § 1.9(e).*

*Note: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 C.F.R. § 1.27.)

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Small Entity	Std. Fee	
□ \$55.00	□ \$110.00	
\$200.00	□ \$400.00	
X \$475.00	□ \$950.00	
□ \$755.00	\square \$1,510.00	
□ \$1,030.00	□ \$2,060.00	
	□ \$55.00 □ \$200.00 X \$475.00 □ \$755.00	

Respectfully submitted,

Dated: June 8, 1998

Steven A. Swernofsky Reg. No. 33,040

The Law Offices of Steven A. Swernofsky P.O. Box 390013 Mountain View, CA 94039-0013 (650) 947-0700